

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re:

THERESA A CONTOS

Case No. 05-43368

Debtor(s)

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/04/2005.
- 2) The plan was confirmed on 02/16/2006.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/25/2006, 10/09/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/27/2006, 07/23/2009.
- 5) The case was completed on 02/17/2010.
- 6) Number of months from filing to last payment: 52.
- 7) Number of months case was pending: 55.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$14,490.00.
- 10) Amount of unsecured claims discharged without payment: \$9,338.91.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$29,535.00
Less amount refunded to debtor	\$268.49

**NET RECEIPTS:**

**\$29,266.51**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,700.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,375.64
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$3,075.64**

Attorney fees paid and disclosed by debtor: \$1,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFNI/VERIZON	Unsecured	145.00	107.95	107.95	30.77	0.00
AMERICASH LOANS	Unsecured	450.00	376.37	376.37	107.27	0.00
ASSET ACCEPTANCE CORP	Unsecured	55.00	48.52	48.52	13.83	0.00
BECKET & LEE LLP	Unsecured	110.00	918.49	918.49	261.77	0.00
CAPITAL ONE AUTO FINANCE	Unsecured	NA	1,893.82	1,893.82	539.74	0.00
CAPITAL ONE AUTO FINANCE	Secured	11,295.00	11,295.00	11,295.00	11,295.00	2,454.99
CAPITAL ONE BANK	Unsecured	270.00	298.15	298.15	84.97	0.00
CAPITAL ONE BANK	Unsecured	80.00	651.34	651.34	185.63	0.00
CHARMING SHOPPES	Unsecured	800.00	841.54	841.54	239.84	0.00
COMCAST	Unsecured	70.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,550.00	1,644.33	1,644.33	468.63	0.00
FIFTH THIRD BANK	Secured	NA	NA	NA	0.00	0.00
FIFTH THIRD BANK	Secured	9,886.00	586.13	586.13	586.13	0.00
FORD MOTOR CREDIT CO	Secured	6,800.00	6,800.00	6,800.00	6,800.00	450.98
HEIGHTS FINANCE	Unsecured	2,160.00	NA	NA	0.00	0.00
HOMEQ SERVICING CORP	Secured	2,446.00	2,445.78	2,445.78	2,445.78	0.00
HOMEQ SERVICING CORP	Secured	NA	NA	NA	0.00	0.00
HSBC	Secured	NA	NA	NA	0.00	0.00
HSBC	Secured	8,229.00	NA	NA	0.00	0.00
MARATHON ASHLAND PETROLEUM	Unsecured	530.00	534.96	534.96	152.46	0.00
PROVENA ST JOSEPH HOSPITAL	Unsecured	200.00	NA	NA	0.00	0.00
QUEST DIAGNOSTICS	Unsecured	10.00	NA	NA	0.00	0.00
SHELL CREDIT CARD	Unsecured	625.00	NA	NA	0.00	0.00
SMC	Unsecured	210.00	256.43	256.43	73.08	0.00
ST CROIX ARBORISTS	Unsecured	475.00	NA	NA	0.00	0.00
WATER RECONDITIONING CO	Unsecured	300.00	NA	NA	0.00	0.00
WILLOW FALLS PODIATRY	Unsecured	85.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$3,031.91	\$3,031.91	\$0.00
Debt Secured by Vehicle	\$18,095.00	\$18,095.00	\$2,905.97
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$21,126.91</b>	<b>\$21,126.91</b>	<b>\$2,905.97</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$7,571.90</b>	<b>\$2,157.99</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$3,075.64</u>
Disbursements to Creditors	<u>\$26,190.87</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$29,266.51</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/13/2010

By: /s/ Glenn Stearns

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.